

# SYSTEM AND METHOD FOR CREATING TRADEABLE FINANCIAL UNITS

## Abstract

An article suitable for trade as a unit in a financial offering by a company, representing in a predetermined ratio both equity and debt, while providing direct ownership of the equity and debt. The debt is interest bearing at a particular rate until a particular maturity date. An article suitable for trade as a unit in a subsequent offering further includes a second debt, which is interest bearing at the same particular rate until the same particular maturity date as the first debt. A software reference can associate the equity and debt(s) of the unit to a unique number that is suitable for facilitating the clearing and settlement of purchases and sales. The unit provides direct ownership of the equity and debt without an intervening holding entity or the need for trust certificates. Methods establishing such units and for decomposing them are described.